

ABSTRACT OF THE DISCLOSURE

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20 An integrated point of sale terminal for processing multiple payment
types including payment by check includes a compact housing, a processor, and
memory. The housing has a base shaped to sit on a merchant counter and has a
document slot for receiving a check. The processor is disposed in the housing, and
the memory is in communication with the processor. The payment terminal is
25 located at the point of sale during use to allow a store merchant to accept multiple
payment types. The payment terminal further includes a magnetic ink character
recognition device for reading a string of magnetic ink characters on the check. The
magnetic ink character recognition device is affixed to the housing at the document
slot and is in communication with the processor. Further, the payment terminal
30 includes an imaging device for capturing an image of the check. The imaging device
is affixed to the housing at the document slot and is in communication with the
processor. The processor is programmed to process multiple payment types including
processing a checking account transaction when the check is placed in a document
slot.

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